



Receipt

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the application of )

WILLARD, et al. )

Application No. 09/802,481 )

Filed: March 9, 2001 )

For: CUSTOMIZED CREDIT OFFER STRATEGY )  
BASED ON TERMS SPECIFIED BY AN APPLICANT

Examiner: Unassigned

Art Unit: 2164

April 30, 2001

RECEIVED  
AUG 23 2001  
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Application Processing Division's Customer Correction Branch, Washington, DC 20231 on Apr. 30, 2001.

Signed: \_\_\_\_\_

Pat Tate

**REQUEST FOR CLARIFICATION OR CORRECTED FILING**  
**RECEIPT**

Assistant Commissioner for Patents  
Office of Initial Patent Examination  
Customer Service Center  
Washington, D.C. 20231

Sir:

Enclosed is a copy of the Official Filing Receipt we received for the above-identified patent application which indicates that Application Number 09/802,481 has been assigned to this case. Also enclosed is a copy of the post card which we received that indicated that Application Number 09/802,482 had been assigned to the case. Please confirm that the correct application number is 09/802,481 and that the number on the postcard was an error or, if that is not the case, please correct the filing receipt.

Respectfully submitted,  
VAN PELT & YI LLP

Lee Van Pelt  
Reg. No. 38,352

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Suite 205  
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## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/802,481	03/09/2001	2164	0.00	NEXTP007	9	14	6

21912  
RITTER VAN PELT & YI, L.L.P.  
4906 EL CAMINO REAL  
SUITE 205  
LOS ALTOS, CA 94022

RITTER, VAN PELT &amp; YI, LLP

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\*OC0000000294792001

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CONFIRMATION NO. 5875

Date Mailed: 04/19/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the request d corrections (if appropriate).

## Applicant(s)

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Faye Anderson, San Mateo, CA;  
Jonathan Goldenstein, San Francisco, CA;

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## Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/188,337 03/09/2000

## Foreign Applications

If Required, Foreign Filing License Granted 04/19/2001

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

## Title

Customized credit offer strategy based on terms specified by an applicant



Preliminary Class

705

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Data entry by : SARWARI, HOMA

Team : OIPE

Date: 04/19/2001





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Title 37, Code of Federal Regulations, 5.11 & 5.15**

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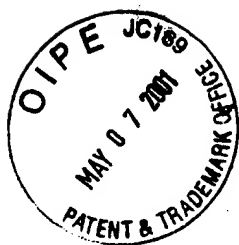
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RITTER, VAN PELT & YI LLP

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MAR 26 2001  
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Akt Dkt No NEXTP007

App. No: Unassigned

Inventor (s): WILLARD, et al

Filing Date: Herewith

Date: March 9, 2001

By: LVP/pt

For: CUSTOMIZED CREDIT OFFER STRATEGY  
BASED ON TERMS SPECIFIED BY AN APPLICANT

11033 U.S. PTO  
09/802482  
03/09/01

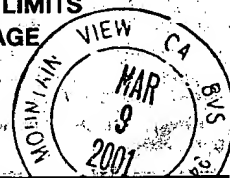
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Bib Data Sheet

CONFIRMATION NO. 5875

<b>SERIAL NUMBER</b> 09/802,481	<b>FILING DATE</b> 03/09/2001 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 2164	<b>ATTORNEY DOCKET NO.</b> NEXTP007
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**APPLICANTS**

Paul Willard, Alameda, CA;  
Faye Anderson, San Mateo, CA;  
Jonathan Goldenstein, San Francisco, CA;

**\*\* CONTINUING DATA \*\*\*\*\***

THIS APPLN CLAIMS BENEFIT OF 60/188,337 03/09/2000

**\*\* FOREIGN APPLICATIONS \*\*\*\*\***

**IF REQUIRED, FOREIGN FILING LICENSE**  
**GRANTED \*\* 04/19/2001**

Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no	<b>STATE OR COUNTRY</b> CA	<b>SHEETS DRAWING</b> 9	<b>TOTAL CLAIMS</b> 14	<b>INDEPENDENT CLAIMS</b> 6
35 USC 119 (a-d) conditions met <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance				
Verified and Acknowledged	Examiner's Signature	Initials		

**ADDRESS**

21912

**TITLE**

Customized credit offer strategy based on terms specified by an applicant

<b>FILING FEE RECEIVED</b> 1080	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit
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